

State of Iowa

Division of Banking

Debt Management

License Number DM – 2006-0287

This is to Certify That

Cambridge Credit Counseling Corp.,
incorporated in the State of Massachusetts on November 27, 1996,

has complied with the application requirements of Chapter 533A of the Code of Iowa and is hereby authorized to engage in the business of DEBT MANAGEMENT as defined by Section 533A.1(2) of the Code of Iowa, at

67 Hunt Street
Agawam, Massachusetts

from and after the 13th day of November, 2006.

This authority is granted upon the express condition that said licensee observe and obey all laws which currently now are or may be in force relating to said business and all rules and regulations made by the Superintendent of Banking.

Subject to annual renewal on or before each July 1, this license shall be in full force and effect unless surrendered by the licensee or revoked or suspended in accordance with the provisions of Chapter 533A or any related laws. This license may not be assigned or transferred.



IN WITNESS WHEREOF, I have hereunto set my hand
and Seal of Office 13th day of November, 2006.

Thomas B. Gronstal, Superintendent of Banking

A handwritten signature in blue ink, appearing to read "Rodney E. Reed", written over a horizontal line.

Rodney E. Reed, Finance Bureau Chief